

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: ANTHONY HAYES	§	Case No. 1:18-bk-00124
JENNIFER RHEE HAYES	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/15/2018.
- 2) The plan was confirmed on 08/28/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/24/2020, 10/26/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 03/04/2021.
- 5) The case was dismissed on 04/14/2021.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 19,234.31	
Less amount refunded to debtor(s)	\$ 23.02	
<b>NET RECEIPTS</b>		<b>\$ 19,211.29</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,160.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,405.84	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,565.84</b>
Attorney fees paid and disclosed by debtor(s):	\$ 340.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PAUL MURPHY-AHLES ESQUIRE	Lgl	0.00	NA	NA	4,160.00	0.00
CREDIT ACCEPTANCE	Uns	12,265.00	8,698.65	8,698.65	2,736.68	0.00
DISCOVER	Uns	1,554.00	1,554.51	1,554.51	489.06	0.00
MIDLAND CREDIT MGMT;	Uns	442.00	441.71	441.71	138.97	0.00
COMMONWEALTH OF	Pri	1,500.00	1,146.92	970.18	970.18	0.00
COMMONWEALTH OF	Uns	0.00	1,146.92	176.74	55.60	0.00
INTERNAL REVENUE SERVICE	Pri	4,000.00	647.63	562.77	562.77	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	647.63	84.86	15.67	0.00
MIDLAND CREDIT MGMT;	Uns	1,399.00	1,399.12	1,399.12	440.18	0.00
MIDLAND CREDIT MGMT;	Uns	938.00	937.62	937.62	294.98	0.00
MIDLAND CREDIT MGMT;	Uns	994.00	994.30	994.30	312.82	0.00
PATRIOT FEDERAL CREDIT UNION	Uns	619.00	622.96	622.96	195.99	0.00
PATRIOT FEDERAL CREDIT UNION	Uns	1,092.00	1,018.90	1,018.90	320.56	0.00
BECKET & LEE	Uns	358.00	358.94	358.94	100.93	0.00
CAPITAL ONE BANK	Uns	2,721.00	2,721.47	2,721.47	856.20	0.00
TOYOTA FINANCIAL SERVICES	Sec	5,822.00	6,393.01	1,393.88	1,393.88	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,780.16	2,780.16	874.66	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	697.00	697.13	697.13	219.33	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
JEFFERSON CAPITAL SYSTEMS	Uns	812.00	812.79	812.79	255.71	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	518.00	518.49	518.49	163.12	0.00
NATIONSTAR MORTGAGE	Sec	0.00	169,355.32	0.00	0.00	0.00
MARINER FINANCE, LLC	Uns	1,358.00	1,358.27	1,358.27	427.32	0.00
RESURGENT CAPITAL SERVICES	Uns	1,460.00	1,460.21	1,460.21	459.40	0.00
RESURGENT CAPITAL SERVICES	Uns	688.00	688.97	688.97	216.76	0.00
RESURGENT CAPITAL SERVICES	Uns	627.00	627.47	627.47	197.41	0.00
FRANKLIN COUNTY AREA TAX	Pri	1,000.00	1,000.00	1,000.00	1,000.00	0.00
NATIONSTAR MORTGAGE	Sec	164,214.00	169,355.32	8,429.34	947.27	0.00
AAA DEBT RECOVERY	Uns	590.00	NA	NA	0.00	0.00
HOME DEPOT	Uns	764.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Uns	1,616.00	NA	NA	0.00	0.00
FIRST SAVINGS	Uns	356.00	NA	NA	0.00	0.00
FORTIVA	Uns	927.00	NA	NA	0.00	0.00
JH PORTFOLIO	Uns	2,871.00	NA	NA	0.00	0.00
LTD FINANCIAL	Uns	480.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,780.00	NA	NA	0.00	0.00
STATE OF MARYLAND, CCU	Uns	3,215.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 1,393.88	\$ 1,393.88	\$ 0.00
All Other Secured	\$ 8,429.34	\$ 947.27	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 9,823.22	\$ 2,341.15	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,532.95	\$ 2,532.95	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 2,532.95	\$ 2,532.95	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 27,953.27	\$ 8,771.35	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 5,565.84	
Disbursements to Creditors	\$ 13,645.45	
<b>TOTAL DISBURSEMENTS:</b>		\$ 19,211.29

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/11/2021

By: s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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